



**Partnering and Leadership Successes (PALS)
Free Workshop for Credit Unions**

**“Knock Out Predatory Lenders
and Improve Your Bottom Line”**



July 7, 2005, 10 AM - 3:30 PM

**Hyatt Regency on the Inner Harbor
Baltimore, Maryland**





9:30 a.m. *Registration and Networking*

10:00 a.m. *Welcoming Remarks*

 **Debbie Matz, Board Member, National Credit Union Administration**
 **Mike Beall, President, Maryland Credit Union League**

10:30 a.m. **Panel 1: Confronting Predatory Lenders Head-On**

Facilitator: **Cliff Rosenthal, Executive Director, National Federation of
Community Development Credit Unions**





 **Audrey Cerise, CEO, ASI Federal Credit Union, Harahan, Louisiana**
 **Bert Hash, CEO, Municipal Employees Credit Union, Baltimore, Maryland**
 **Carla Decker, CEO, District Government Employees FCU, Washington, DC**
 **Vin Cerasuolo, CEO, Century Heritage FCU, West Mifflin, Pennsylvania**

Noon *Networking Lunch*

**Luncheon Keynote Speaker: Nelson Merced, Director of National Initiatives
NeighborWorks America, Washington, DC**

1:30 p.m. **Panel 2: Beating Predatory Lenders at their Own Game**

Facilitator: **Fred Becker, CEO, National Association of Federal Credit Unions**

 **Cutler Dawson, CEO, Navy Federal Credit Union, Vienna, Virginia**
 **Cyndy Scott, VP-Marketing, Tower Federal Credit Union, Laurel, Maryland**
 **Nicole James, CEO, Medical Area FCU, Boston, Massachusetts**
 **John DuPree Jr., CEO, Shiloh of Alexandria FCU, Alexandria, Virginia**

3:00 p.m. *Concluding Remarks*

 **Debbie Matz, Board Member, National Credit Union Administration**

This free PALS workshop is co-hosted by the National Credit Union Administration (NCUA), in conjunction with the Maryland, Virginia, D.C., Delaware and Massachusetts Credit Union Leagues, Pennsylvania Credit Union Association, National Association of Federal Credit Unions, and National Federation of Community Development Credit Unions. This workshop is intended to educate credit unions on a wide range of predatory lending alternatives. NCUA, as a government agency, cannot imply endorsement of any products offered by the panelists.